

MERIT INSURANCE SERVICES, Inc. 639 Prospect Avenue - West Hartford - CT - 06105

Celebrating over 60 Years in Business!

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Quotes, Forms and Applications

An affiliate of CPS Insurance Services

800-477-8546 or 860-233-3626

PERMANENT LIFE INSURANCE*

ALLIANZ LIFE
AMERICAN GENERAL
AXA
BANNER LIFE
BRIGHTHOUSE
CENTRIAN
CINCINNATI LIFE
JOHN HANCOCK
LINCOLN FINANCIAL
MASS MUTUAL
MINNESOTA LIFE
MUTUAL OF OMAHA
NATIONAL LIFE OF VERMONT
NATIONWIDE
NORTH AMERICAN LIFE & HEALTH
PRINCIPAL FINANCIAL GROUP
PROTECTIVE LIFE
PRUDENTIAL
SBLI
SYMETRA
TRANSAMERICA
UNITED OF OMAHA
ZURICH

TERM LIFE*

AMERICAN GENERAL	NORTH AMERICAN
BANNER LIFE	PRINCIPAL LIFE
CENTRIAN	PROTECTIVE LIFE
CINCINNATI LIFE	PRUDENTIAL
JOHN HANCOCK	SBLI
SAGICOR	SYMETRA
LINCOLN FINANCIAL	TRANSAMERICA
NATIONWIDE	UNITED OF OMAHA

SURVIVORSHIP LIFE*

BRIGHTHOUSE	PROTECTIVE(Perm/Term)
JOHN HANCOCK(Perm/Term)	PRUDENTIAL
LINCOLN LIFE	TRANSAMERICA
MASS MUTUAL	UNITED OF OMAHA

NEW YORK CARRIERS*

AMERICAN NATIONAL	PRUDENTIAL
AXA	SECURIAN
BRIGHTHOUSE	TRANSAMERICA
JOHN HANCOCK NY	USLIFE
LINCOLN LIFE	VOYA
MASS MUTUAL	WILLIAM PENN
PROTECTIVE NY	ZURICH

IMPAIRED RISK

Multiple carriers with their own niches; each will look at an application on a case-by-case basis

SIMPLIFIED/GUARANTEED ISSUE/FINAL EXPENSE

AMERICAN GENERAL	FORESTERS LIFE
AMERICO LIFE	GERBER LIFE
ASSURITY LIFE	TRANSAMERICA PREMIER

SINGLE PREMIUM LIFE

ASSURITY	NATIONAL WESTERN
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LONG TERM CARE – Partnership/Non-Partnership

MUTUAL OF OMAHA	TRANSAMERICA
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SHORT TERM CARE INSURANCE

GTL

LIFE/LTCi LINKED PRODUCTS

LINCOLN FINANCIAL	ONE AMERICA
MASS MUTUAL	NATIONWIDE
	MINNESOTA LIFE

ANNUITIES* (SPDA/SPIA/FLEX/INDEXED)

ALLIANZ LIFE INS CO of NORTH AMERICA	
AMERICAN GENERAL	INTEGRITY
AMERICAN EQUITY	INVESTORS HERITAGE
AMERICAN NATIONAL	LINCOLN FINANCIAL
ATHENE	NEW YORK LIFE
EQUITABLE L&C	NORTH AMERICAN
EQUITRUST	OXFORD LIFE
F&G	PENN MUTUAL
GLOBAL ATLANTIC	PRINCIPAL FINANCIAL
GREAT AMERICAN	RELIANCE STANDARD
GUGGENHEIM	STANDARD LIFE

DISABILITY INCOME

ASSURITY LIFE – Blue Collar
FIDELITY SECURITY – Simplified Issue
LLOYD's of LONDON-White/Blue Collar & Special Risk
MASS MUTUAL –White/Blue Collar
MUTUAL of OMAHA – Blue Collar
PRINCIPAL FINANCIAL GROUP – White/Blue Collar
STANDARD LIFE – White/Blue Collar
THE GUARDIAN – White/Blue Collar
STANDARD LIFE – White/Blue Collar

MEDICARE PRODUCTS

AARP/UHC	CONNECTICARE	
AETNA	ENVISION	
ANTHEM	MUTUAL OF OMAHA	
CIGNA	SILVERSCRIPT	WELLCARE

TRAVEL INSURANCE PLANS - (Medical)

•Visitors to the U.S.A •U.S. Citizens traveling abroad

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*MERIT represents other carriers and products that may not be listed. For information, please call.